

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joshua E. Bergey
Debtor

Case No. 17-03100-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jul 28, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2023:

Recip ID	Recipient Name and Address
db	+ Joshua E. Bergey, 112 Balfour Drive, Mechanicsburg, PA 17050-5253
4950339	+ Accord Restoration, 768 Corporate Circle, New Cumberland, PA 17070-2349
4950340	+ Bureau of Account Management, 3607 Rosemont, Camp Hill, Pennsylvania 17011-6904
4950342	+ CALIBER, 715 S METROPOLITAN, OKLAHOMA CITY, OK 73108-2054
4950343	+ Commercial Acceptance, 2 W. Main Street, Shiremanstown, Pennsylvania 17011-6326
4950347	+ J. Scott Watson, P.C., 24 Regency Plaza, Glen Mills, PA 19342-1001
4950348	+ Office of Attorney General, Financial Enforcement Section, Strawberr, Harrisburg, Pennsylvania 17120-0001
4950351	United States Attorney, PO Box 11754, Harrisburg, Pennsylvania 17108-1754

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 28 2023 18:30:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
4975645	EDI: GMACFS.COM	Jul 28 2023 22:34:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
4954392	Email/Text: ECMBKMail@Caliberhomeloans.com	Jul 28 2023 18:30:00	Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
4950341	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jul 28 2023 18:30:00	Bureau of Employer Tax Oper, PO Box 68568, Harrisburg, Pennsylvania 17106
4950344	+ Email/Text: bankruptcy@erieinsurance.com	Jul 28 2023 18:30:00	Erie Insurance, 100 Erie Insurance Place, Erie, Pennsylvania 16530-9000
5361134	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 28 2023 18:30:00	Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5361135	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 28 2023 18:30:00	Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,
4950346	EDI: IRS.COM	Jul 28 2023 22:34:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 21126, Philadelphia, Pennsylvania 19114-0326
4991999	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jul 28 2023 18:30:00	LSF9 MASTER PARTICIPATION TRUST, Caliber Home Loans, Inc., P.O. Box 24330, Oklahoma City, OK 73124-0330
5518327	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 28 2023 18:30:00	Legacy Mortgage Asset Trust 2021-GS1, C/O Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT. 84165-0250, Legacy Mortgage Asset Trust 2021-GS1, C/O Select Portfolio Servicing, Inc. 84165-0250
5518326	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 28 2023 18:30:00	Legacy Mortgage Asset Trust 2021-GS1, C/O

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4950349	EDI: PENNDEPTREV	Jul 28 2023 22:34:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT. 84165-0250
4950349	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 28 2023 18:30:00	PA Department of Revenue, Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
4950350	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Jul 28 2023 18:30:00	PA Department of Revenue, Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
4950352	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Jul 28 2023 18:30:00	U.S. Department of Justice, PO Box 227, Ben Frankling Station, Washington, District of Columbia 20044
			United States Trustee, 228 Walnut Street, Room 1190, Harrisburg, Pennsylvania 17101-1722
TOTAL: 15			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4950345	*	Internal Revenue Service, PO Box 7346, Philadelphia, Pennsylvania 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2023 at the address(es) listed below:

Name	Email Address
Ashlee Crane Fogle	on behalf of Creditor LSF9 Master Participation Trust afogle@rascrane.com
Brian Nicholas	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS1 bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS5 bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Goldman Sachs Mortgage Company bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS1 bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Celine P DerKrikorian	on behalf of Creditor LSF9 Master Participation Trust ecfmail@mwclaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com

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John Matthew Hyams

on behalf of Debtor 1 Joshua E. Bergey jmh@johnhyamslaw.com
acb@johnhyamslaw.com;ras@johnhyamslaw.com;dlh@johnhyamslaw.com

Marisa Myers Cohen

on behalf of Creditor LSF9 Master Participation Trust ecfmail@mw-c-law.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1

Joshua E. Bergey

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5824

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-03100-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joshua E. Bergey

7/28/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.